II.   Listing of Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

1.   (Currently amended) A method of effecting a cashless payment transaction by means of a merchant station characterized by a merchant station identification code, a mobile cell phone with a SIM card characterized by an identification code identifying the SIM card, and a comparing device, which comprises a transaction data memory device, a merchant checking device for checking the identification codes of the merchant stations authorized for this method, and a subscriber checking device for checking the identification codes of the SIM cards authorized for this method and which is connected to account keeping device, comprising the steps:

  reading an amount of money to be paid into the merchant station,

  transmitting, by the merchant station, the identification code of the merchant station and at least the amount of money to the comparing device through a data link,

  checking the authority of the merchant station for the method, using the merchant checking device,

  terminating the method in the absence of the authority, otherwise writing the data as an open transaction into the transaction memory device of the comparing device,

  after the step of reading the amount of money into the merchant station, making a connection from the mobile cell phone to the comparing device,

  transmitting the identification code of the merchant station and the identification code associated with the SIM card from the mobile cell phone to the comparing device,

  checking the authority of the SIM card for the method, using the subscriber checking device, in the absence of the authority terminating the method, clearing the open transaction from the transaction memory and the transmitting corresponding data to the merchant station, otherwise comparing the merchant station identification code transmitted from the mobile cell phone with those of the open transactions stored in the

transaction memory device and on failure to find such a transaction terminating the

process and, on finding the transaction,

transmitting the transaction data to the mobile cell phone,

outputting the data through the mobile cell phone,

requesting confirmation information through the mobile cell phone,

transmitting the confirmation data to the comparing device,

terminating the transaction and clearing the transaction from the transaction

memory if the confirmation data corresponds to a refusal, and transmitting the transaction

data from the transaction memory and the identification code of the mobile cell phone to

an account keeping device and clearing the transaction from the transaction memory in

the alternative case; and

transmitting additional supplementary transaction data to the comparing device or mobile

cell phone from the merchant station.

2.   (Previously Presented) A method according to claim 1, characterized in that the merchant

station and the cell phone have interfaces for wireless transmission of data from the merchant

station to the cell phone, and in that the identification code of the merchant station is transmitted

to the mobile cell phone through these interfaces for wireless transmission before the mobile

phone connection to the comparing device is made, and in that the identification code stored

there can be transmitted during the existence of the connection to the comparing device.

3.   (Currently amended) A method of effecting a cashless payment transaction by means of a

merchant station characterized by a merchant station identification code, a mobile cell phone

with a SIM card and an identification code associated with the SIM card and a comparing device,

which compromises a transaction memory device, a merchant checking device for checking the

identification codes of the merchant stations authorized for this method, and a subscriber

checking device for checking the identification codes of the SIM cards authorized for this method

and, in the case in which the identification code of the SIM card is not its telephone number, for

storing the telephone numbers associated with the SIM cards, and which is connected to account

keeping devices, comprising the steps:

       reading into the merchant station the amount of money to be paid and the

identification code of a SIM card of a mobile cell phone,

       transmitting, by the merchant station, the identification code of the merchant

station, the identification code of the mobile cell phone and at least the amount of money

to the comparing device over a data link,

       checking the authority of the merchant station for the method by comparison with

the entries in the merchant checking device, checking the authority of the SIM card for

the method using the subscriber checking device,

       terminating the method in the absence of authority, otherwise writing the data as

an open transaction into the transaction memory device,

       in the case in which the identification code of the SIM card is not the telephone

number, reading the telephone number out of the subscriber checking device on the basis

of the identification code,

       making a connection from the comparing device to the mobile cell phone using

the telephone number obtained,

       transmitting the transaction data to the mobile cell phone,

       outputting the data by the mobile cell phone,

       requesting confirmation information through the mobile cell phone,

       transmitting the confirmation data to the comparing device,

       terminating the transaction if the confirmation data corresponds to a refusal,

       transmitting the confirmation and optionally further transaction data to the

merchant station,

       transmitting the transaction data from the transaction memory and the

identification code of the mobile cell phone to an account keeping device and clearing the

transaction from the transaction memory; and

       <u>terminating the transaction if the confirmation information is not given within a</u>

<u>predetermined time after transmitting the information from the merchant station to the</u>

<u>comparing device.</u>

4.   (Previously Presented) A method according to claim 3, characterized in that the mobile cell phone and the merchant station comprise interfaces for wireless transmission of data and, at the beginning of the method, the identification code associated with the SIM card is transmitted from the mobile cell phone through these interfaces to the merchant station and is there so stored that it can be used in the following steps at the merchant station.

5.   (Cancelled)

6.   (Cancelled)

7.   (Previously Presented) A method according to claim 3, characterized in that as well as the merchant identification code, further data on the transaction is read in the first step.

8.   (Cancelled)

9.   (Previously Presented) A method according to claim 2, characterized in that at least one of the wireless interfaces is an infrared interface.

10.   (Previously Presented) A method according to claim 2, characterized in that at least one of the wireless interfaces is a microwave interface.

11.   (Cancelled)

12.   (Previously Presented) A method according to claim 1, characterized in that when one of the necessary connections cannot be made, the transaction is terminated and if required the corresponding, stored open transactions in the transaction memory of the comparing device are cleared.

13.   (Previously Presented) A method according to claim 1, characterized in that the identification codes are replaced by the corresponding data identifying the account before transmission to the account keeping devices.

14.   (Previously Presented) A method according to claim 1, characterized in that, when no connection can be made to the merchant station or the mobile cell phone, at least one further attempt is made to make this connection and the process is only then terminated.

15.   (Previously Presented) A method according to claim 1, characterized in that when one of the connections cannot be made, a communication is given to the merchant station or the mobile cell phone, before the procedure is terminated.

16.   (Previously Presented) A method according to claim 1, characterized in that the identification code associated with the SIM card is an identification code stored on the SIM card and identifying the card and the transmission of the identification code associated with the SIM card takes place automatically in the transmission of data between the mobile cell phone and the comparing device.

17.   (Previously Presented) A method according to claim 1, characterized in that the identification code associated with the SIM card is its telephone number.

18.   (Currently amended) A system ~~for implementing the method according to claim 1, including~~ comprising:

      a merchant station characterized by a merchant station identification code,

      a mobile cell phone with a SIM card and an identification code characterizing the SIM card,

      a comparing device, which comprises a transaction data memory device, a merchant checking device for checking the identification codes of the merchant stations authorized for this method and a subscriber checking device for checking the

identification codes of the SIM cards authorized for this method and which is connected

to account keeping devices, wherein the comparing device comprises:

a subscriber checking device in which is held the identification code of

each mobile cell phone and the account number associated therewith in the

account keeping device, and

a control device for transmitting to the account keeping device the account

number corresponding to the identification code, on the basis of the information in

the subscriber checking device, rather than the identification code of the mobile

cell phone,

the merchant station ~~comprises~~ comprising an input device and an output device

and a device for making a data connection to the comparing device, the comparing device

further comprises interface devices for data connection to merchant stations, interface

devices for mobile cell phone connections, as well as control devices, which after the

merchant station makes a connection to the comparing device and transmits transaction

data from a merchant station to the comparing device, checks the authorization of the

merchant station for the method, using the merchant checking device and terminates the

method in the absence of authorization but otherwise enters the transmitted transaction

data in the transaction data memory device, on making a connection from a mobile cell

phone receives the identification code of the SIM card, checks the authorization of the

SIM card for the method using the subscriber checking device, and terminates the method

in the absence of authorization, but otherwise compares the identification code of the

merchant station with the entries in the transaction data memory device and, on finding a

transaction with the same merchant station identification code, transmits the located

transaction data to the mobile cell phone through the interface device for mobile cell

phone connections and also sends a request for confirmation thereto, and receives the

confirmation data through the interface device for mobile cell phone connections,

interprets this as acceptance or refusal, transmits the confirmation information through

the interface device to the merchant station and in the case of acceptance transmits the

transaction data and the identification code of the mobile cell phone to the account

keeping device.

19.   (Currently amended) A system ~~for implementing the method according to claim 3, including~~ comprising:

a merchant station ~~characterized by~~ with a merchant station identification code,

a mobile cell phone with a SIM card and an identification code characterizing the SIM card, and

a comparing device, ~~which comprises~~ comprising a transaction data memory device, a merchant checking device for checking the identification codes of the merchant stations authorized for this method and a subscriber checking device for checking the identification codes of the SIM cards authorized for this method, and if the identification code is not the telephone number, storing the telephone number, and which is connected to account keeping devices, wherein

the merchant station comprises an input device and an output device and a device for making a data connection to the comparing device,

the comparing device further ~~comprises~~ comprising:

interface devices for data connection to the merchant station, interface devices for mobile cell phone connections, as well as control devices, which after the merchant station makes a connection to the comparing device and transmits transaction data from a merchant station to the comparing device, checks the authorization of the merchant station for the method, using the merchant checking device, and the authorization of the SIM card for the method, using the subscriber checking device, and terminates the method in the absence of authorization, but otherwise enters the transmitted transaction data in the transaction data memory device, makes a connection through the interface device for mobile cell phone connections, corresponding to the identification code for the mobile cell phone contained in the transaction data, transmits the transaction data to the mobile cell phone and sends a request for confirmation to this, and receives the confirmation data through the interface device for mobile cell phone connections, interprets it as an acceptance or a refusal, in the case of acceptance transmits the confirmation

information to the merchant station through the interface device and transmits the transaction data and the identification code of the mobile cell phone to the account keeping device, and

<u>a merchant checking device in which is held the identification code of each merchant station and the account number associated therewith in the account keeping device,</u>

<u>wherein the control device transmits to the account keeping device the account number corresponding to the identification code, on the basis of the information in the merchant memory device, rather than the identification code of the merchant station.</u>

20. and 21. (Cancelled)

22.   (Previously Presented) A system according to claim 18, characterized in that the comparing device comprises a merchant checking device in which is held the identification code of each merchant station and the account number associated therewith in the account keeping device, and in that the control device transmits to the account keeping device the account number corresponding to the identification code, on the basis of the information in the merchant memory device, rather than the identification code of the merchant station.

23.   (Previously Presented) A method according to claim 4, characterized in that at least one of the wireless interfaces is an infrared interface.

24.   (Previously Presented) A method according to claim 4, characterized in that at least one of the wireless interfaces is a microwave interface.

25.   (Previously Presented) A method according to claim 3, characterized in that further supplementary transaction data is transmitted to the comparing device or mobile cell phone from the merchant station.

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26.   (Previously Presented) A method according to claim 3, characterized in that when one of the necessary connections cannot be made, the transaction is terminated and if required the corresponding, stored open transactions in the transaction memory of the comparing device are cleared.

27.   (Previously Presented) A method according to claim 3, characterized in that the identification codes are replaced by the corresponding data identifying the account before transmission to the account keeping devices.

28.   (Previously Presented) A method according to claim 3, characterized in that, when no connection can be made to the merchant station or the mobile cell phone, at least one further attempt is made to make this connection and the process is only then terminated.

29.   (Previously Presented) A method according to claim 3, characterized in that when one of the connections cannot be made, a communication is given to the merchant station or the mobile cell phone, before the procedure is terminated.

30.   (Previously Presented) A method according to claim 3, characterized in that the identification code associated with the SIM card is an identification code stored on the SIM card and identifying the card and the transmission of the identification code associated with the SIM card takes place automatically in the transmission of data between the mobile cell phone and the comparing device.

31.   (Previously Presented) A method according to claim 3, characterized in that the identification code associated with the SIM card is its telephone number.

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32.   (Previously Presented) A system according to claim 19, characterized in that the comparing device comprises a subscriber checking device in which is held the identification code of each mobile cell phone and the account number associated therewith in the account keeping device, and in that the control device transmits to the account keeping device the account number corresponding to the identification code, on the basis of the information in the subscriber checking device, rather than the identification code of the mobile cell phone.

33.–45. (Cancelled)